

Table 12
Credit quality indices, by principle industry, the five banking groups, December 2014 and June 2015

	Impaired loans to total balance-sheet credit to the industry		Loan loss provisions to total balance-sheet credit to the industry ^a		Net write-offs to total balance-sheet credit to the industry ^a		Allowance for credit losses to total balance- sheet credit to the industry		Coverage ratio: Allowance for credit losses to impaired loans to the industry	
			(percent)							
	December-14	June-15	December-14	June-15	December-14	June-15	December-14	June-15	December-14	June-15
Borrowers' activity in Israel	1.84	1.88	0.14	0.13	0.06	0.07	1.59	1.59	86.8	84.7
Business	3.46	3.63	0.02	0.16	0.00	-0.04	2.14	2.25	62.0	62.0
Agriculture	1.87	1.89	-0.19	0.36	0.12	-0.79	1.16	1.69	61.8	89.5
Manufacturing	3.77	3.57	-0.43	0.12	-0.02	-0.09	2.50	2.68	66.4	75.1
Mining and quarrying	0.06	0.00	-0.14	-0.30	-0.11	0.00	0.56	0.40	1000.0	
Construction and real estate	4.37	3.92	-0.28	-0.53	-0.23	-0.43	2.51	2.41	57.35	61.51
Of which: Construction	3.71	3.72	-1.51	-0.22	-0.88	-0.29	2.44	2.41	65.8	64.8
Real estate	4.99	4.11	0.88	-0.81	0.37	-0.55	2.56	2.41	51.4	58.7
Electricity and water	0.12	0.12	0.42	-0.02	0.01	-0.02	0.67	0.86	540.0	746.2
Commerce	2.75	3.65	0.78	1.02	0.28	0.31	2.34	2.69	85.1	73.7
Tourism	5.58	5.52	-0.25	0.18	-0.24	0.18	1.06	1.05	18.9	19.0
Transport and storage	3.80	3.25	-0.19	0.01	0.28	-0.16	1.04	1.16	27.3	35.6
Communications and computer services	10.59	15.19	-0.27	2.94	1.06	0.61	3.44	4.56	32.4	30.0
Financial services	2.19	2.39	0.38	-0.23	-0.19	0.15	2.21	2.13	100.7	89.0
Other business services	1.29	1.19	0.22	0.39	0.38	0.35	1.43	1.41	110.5	118.9
Public and community services	0.84	0.73	-0.37	-0.33	-0.51	-0.11	0.93	0.73	110.4	100.0
Private individuals	0.26	0.26	0.25	0.05	0.12	0.18	1.06	0.98		
Of which: Housing loans	0.01	0.01	0.00	0.02	0.02	0.08	0.72	0.66		
Nonhousing loans	0.76	0.74	0.73	0.25	0.31	0.38	1.75	1.62		
Borrowers' activity abroad	2.98	2.22	0.31	-0.07	0.56	0.41	1.83	1.57		

^a In annual terms.

SOURCE: Banking Supervision Department based on published financial statements.